

A middle-aged man with dark hair, smiling broadly, is wearing a light blue button-down shirt and khaki pants. He is sitting at a table outdoors, with his hands on a notepad and a pen. The background is a blurred outdoor setting with greenery and a building.

Let's get together
and talk.

Solutions for Business



**BlueCross BlueShield
of Florida**
Health Options®

About a great health plan



for your business.

We're Blue Cross and Blue Shield of Florida.

As one of the state's largest health plan providers, we can offer you a wide choice of health plans for your business. Because we're a Florida company, you get local service – proposals, claims processing and decision-making are all handled right here. And all of our plans are designed to provide cost-effective health care coverage that meets the needs of Florida companies and their employees both large and small.

- **HMO plans:** Quality affordable coverage with low copays and preventive care offered through Health Options, our HMO subsidiary.
- **PPO plans:** Our PPO plan offers the freedom to choose from a broad network of doctors and hospitals providing access to nearly 100% of the state's population, and there's no balance billing.
- **Point Of Service plans:** Flexible coverage including preventive care and cost savings are provided through our wide range of POS plans.
- **Copay PPO plans:** Providing PPO network services but with low copays for covered services.
- **Dual Option:** Lets you give your employees a choice from a multi-plan selection designed to fit your company's needs.
- **Funding Options:** Plans are available in a variety of funding methods from fully insured to an administrative services only option (for larger businesses).
- **Employee Benefit Programs:** Along with our subsidiary, Florida Combined Life, we offer a wide range of integrated health, life, disability, long term care, dental and flexible benefit programs.

Our provider networks are composed of independent contracting health care providers.

About a health plan with

Blue Cross and Blue Shield of Florida gives you the features you want from the name you know and trust. We don't mean stripped down health plans with limited coverage – we're talking about plans with something to please everybody in your company, including preventive care and one of the largest provider networks in the state.

Travel Benefits and Worldwide Recognition:

- The Blue Cross and Blue Shield identification card is recognized as a symbol of quality health care coverage around the world.
- For peace of mind when you are away from home and need care, travel benefits are available for both our PPO and HMO plans.

Additional Services:

- Vision plans
- Dental products
- Prescription drug programs

Preventive Benefits and Services:

- Pre-natal counseling and education for expectant mothers and families
- Well-child benefits
- Periodic mammograms

Some Plans Include:

- Routine adult physicals by the primary care physician
- No-referral OB/GYN annual exams with a participating provider

something for everybody.



About one less thing for



you to worry about.

For more than 50 years, we've been helping Florida's families stay healthy.

Today, more than 2 million Floridians are covered by our plans.* With everything else you have to worry about, wouldn't it be nice if you didn't have to worry about health care, too? Give us a call and we'll show you how we can help make things easier for your employees and your business.

- **Personal Service:** Through the field representatives assigned to you, we offer your business a high level of service. We can also work with your local independent agent to find a plan that's right for you.
- **Local Presence:** Through regional offices located around the state, Blue Cross and Blue Shield of Florida offers a personalized touch to customer service and coordinated care programs.
- **Customer Service Units:** We offer individualized customer service and track all customer inquiries so that you receive prompt, efficient resolution to any questions or concerns.
- **Support Services:** We will coordinate enrollment meetings and supply educational materials to bring your company on board. Our support staff will stay in contact with your company to provide timely, important information about legislation affecting your benefit plans and other related issues.

Blue Cross and Blue Shield of Florida is committed to providing practical solutions for your business. After all, we're part of the community just like you. So let's get together and talk about a solution for your business.

*Largest writer of health insurance in Florida (Standard and Poor's, January 13, 1999).



**BlueCross BlueShield
of Florida
Health Options®**

Independent Licensees of the
Blue Cross and Blue Shield Association